Case 04-40619 Doc 1 Filed 11/02/04 Entered 11/02/04 13:07:56 Desc Petition Page 1 of 29

(Official Ferm 1) (12/03)

| FORM BI United States Bankruptcy (Northern District of Illinois | |
|---|--|
| Name of Debtor (if individual, enter Last, First, Middle): Duna, Melitta E. | Name of Jon! Debter (Spouse) (Last Tirst, Middle) |
| All Other Supes used by the Debtor in the last 6 years Goelade manifed maiden and trade names i | All Office Scarcs used by the Joint Debtor to the bis 6 years (include married, maden, and trade name). |
| Last four dudits of Soc. Sec. No. Complete FIN en offer Las U.D. No. formuse transfer state after a xxx-xx-3284 | Last four digits at Soc. Sec. No. 10 complete 14% or gate a last 140 No. 10% acres than one state off. |
| Street Address of Dibtor (No. & Street City, State & Zip Code) 40W565 Greenview Lane Elgin, It 60123 | Street Address of John Debtor (Sov. A. Street, Co., State & Zap Voden) |
| County of Residence or of the Principal Usee of Business. Kane | County of Residence or of the Principal Place of Business |
| Nuiting Audiess of Debior (it different from street address): | Mailing Address of Joint Debtor (it different from street (searces). |
| | bto) (Check the Applicable Buxes) |
| Venue (Clock any applicable box) Petitor has occustomaciled or has had a residence, orincipal place paceding the date of this petition of for a longer pair of such 180 There is a bankrupte; case concerning debtors attitude, general p | |
| Type of Debtor (Check all boxes that apply) Indiv dualts) □ Rudrouci □ Corporation □ Stockbrokes □ Partnership □ Commodity Broker □ Other □ Clearing Bank | Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one now) Chapter 7 |
| Nature of Debts (Check one box) Consonier Son-Business — Business Chapter 11 Small Business (Check off boxes that apply) Debtor is a small business as defined in U. U.S.C. § 101 Debtor is a small elects to be considered a small business under 11 U.S.C. § 1121(c) (Optional) | Filing Fee (Check one hor). Full Filing Fee attached Filing Fee to be paid in installments (Applicable to inclinalisation) and Must attach signed application for the court's consequences certifying that the debtor is unable to pay the except as installments Rule 1006(b). See Official Form No *** David M. S. Rankeninkas Court |
| Statistical/Administrative Information (Estimates only) [] Debter estimates that funds will be available for distribution to un [] Debter estimates that after any exempt property is excluded and a will be no funds available for distribution to unsecured creditors. | Northern District Of Illinois secured creditors. Filed: 11/02/2004 Time: 14:59:33 Debtor: MELITTA F DUNN |
| Issummed Number of Creducts 135 1649 55500 100-139 | Chapter: 13 Rec. # : 3109251 |
| 35(320) (Sectors Mail Go a) ordina \$50 meters \$55 mg | 341 mtg: 12/08/2004 @ 10:30AM 360000 ConfHrg: 01/20/2005 @ 11:30AM |
| \$550,000 attitude about two at more liverages liverage | 1901 A 351440 1:04BK40619~BK001 |

| Official For Case 04-40619 Doc 1 Filed 11/02/04 | Entered 11/02/04 13:07: | 56 Desc Petition |
|---|--|---|
| Voluntary Petition (Use page must be completed and fixed in every case) | :2:i0f :29:cblor(s): Dunn, Melitta E. | FORM B4. Peac 2 |
| Prior Bankruptcy Case Filed Within Last 6 | Years (If more man one, attach addi | noral sheep |
| Location Where Fifed: ~ None ~ | Case Mumber. | Onte I fice. |
| Pending Bankroptcy Case Filed by any Spouse, Partner, or | | |
| Nume of Lebtor - None » | Case Number | Date i (loc): |
| District: | Relationship | Judgs * |
| 10 | | |
| | atures I | F 77 12 A |
| Signature(s) of Debtor(s) (Individual/Joint) I deciare under penalty of perjury that the information provided in this petition is are and correct. If petitioner is an individual whose debts are primarily consumer debts and bas chosen to tile under chapter 7 [1 am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand | (Lo be completed if debtor is require | |
| the relief available under each such chapter, and choose to proceed under chapter 7. Frequest relief in accordance with the chapter of title 11. United States Code specified in this person **Melita E. Dunn Signature of Debter Melitta & Dunn | (To be completed whose debts are partitional factories for the petitional factories and that I have informed the petitional enapter 7, 11, 12, or 13 of title 11 explained the relief available ander | Choiced State of Gold, and have |
| X Signature of John Debior | X Signature of Attorney for Debt David M. Siegel | (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) |
| Telephone 'sumber (if not represented by attorney) Date Significant of Attorney | Does the debtor own or have possed a threat of immunent and identifiable safety? Description Center is an achieved the safety of the safety o | |
| Nigna of Ol Allorocy for Debter(s) David M. Siegei #6207611 Printed Name of Attorney for Debtor(s) | I certify that I am a bankropicy pet § 110, that I prepared this documes provided the debtor with a copy of | |
| David M. Siegel & Associates Firm Name 790 Chaddick Drive | Printed Name of Bankruptcy P | |
| Wheeling, IL 60090 Address | Social Security Number (Requ | ind by 111 57 5 (10pm) |
| (347) 520-8100 Lelep sone Number | Address | |
| Date Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this perjuor is one and concert and that I have been authorized to file this | Names and Social Security nu- prepared or assisted in prepari | mbers of all other individuals who ng this document |
| perition on behalf of the debior. The debior requests mach in accordance with the chapter of title 11. United States Code, specified in this petition. | sheets conforming to the appro | red this document, chash subbosonsi quiate official form for each person |
| Signature of Authorized Individual | Signature of Bankruptcy Petiti | on Preparet |
| Primed Name of Authorized Individual | Date | |
| Uide of Authorized Individual | A bankruptes petition prepare provisions of title 14 and the 1 Procedure may result in tines. | ç level Randson Dank apie primpiyonapeni vi bolik. 11 |
| Date | U.S.C. \$ 110, 1815.53 - \$ 150 | |

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United States Bankruptcy Court Northern District of Illinois

| In te | Melitta E. Dunn | Case No. | and the second of the second o |
|-------|-----------------|----------|--|
| | Debtor | | |
| | | Chapter | 13 |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A. B. D. J. L. L. and J. in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the definition Schedules D. L. and J. to determine the total amount of the debiot's liabilities.

| | | | AM | OURIS SCHEDURED | |
|---|----------------------|------------------|---|-----------------|--|
| SANE OF SCHEDULE | ATTACHED (YLS/NO) | NO. OF SHEETS | ASSETS | HABILIHS | OHER |
| A - Real Property | Yes | 1 | 0.00 | | |
| B - Personai Property | Yes | 3 | 4.462.00 | | |
| C - Proper v Claimed as Excuept | Yes | 1 | | | |
| D. Creditors Holding Secured Claims | Yes | 1 | | 6,00 | |
| 1 Creditors Holding Unsecured Princity Claims | Yes | 1 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 3 | | 40,898.00 | THE REPORT OF THE PROPERTY OF |
| G - Executory Contracts and Emergined Leases | Yes | 1 | readhnaíoir sea ann Annaich i gus La deireann eacht i teach air, a a Ann Airt à | | |
| H Codebors | Yes | 1 | | | , , , , , , , , , , , , , , , , , , , |
| t - Current Income of Individual Deb crts) | Yes | 1 | | | 1,765.00 |
| F. Current Expenditures of Individual Debiot(s) | Yes | 1 | | | 1,470.00 |
| Lotal Number of Sheets of ALL S | chedules | 14 | | | |
| | 1 | otal Assets | 4,462.00 | | vicia e villaga vicia i si pare do e vive e do esco imperio de esco. |
| | | L. | Total Liabilities | 40,898.00 | THE RESERVE OF THE PROPERTY OF |

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| n fc | Melitta E. Dunn | | | Case No. | |
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| | SCHE | DULE A. REAL PE | ROPERTY | | |
| | | | | | • |
| tenam debtor beled "I Do uses. | est as directed below, list all real property in a community property, or in which the debtor has been benefit. If the debtor is married, state who hisband, Wife, Joint, or Community," If the debt not include interests in executory community and a mentity closury to have a hear or hold a secured | a hic estate, fischide any projetter his band, wife, or both or nolds no interest in real prome appeal leases on this schedu | perty in which they notice property perty, write "No de List them in | be del (or bods ciebra ecil pa by placing an "H." "W." "Ha ne" onder "Description and F Sebedide Godssemary Con | overs expresable to or "C" in die colonie ocation of Property, tracts and Unexpred |
|) 1] •d -edit | Fold a secured interest in the property, write "Nee debior is an individual or if a joint pention is a Exempt. | lone" in the column labeled." | Amount of Seco | ared Chains." | |
| | Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint or Community | Current Market Value et Debtor's Interest in Property, without Deducting any Secured Chain or Exemption | Amental of Secured Claim |
| | None | | | | |
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| | At 100 20 PD | V. V. V. N. V. |
|-------|--|----------------|
| In re | Melitta E. Dunn | Class No |
| | NAMES OF THE PARTY | |
| | Debtor | |

SCHEDULE B. PERSONAL PROPERTY

Except is directed below, list all personal property of the debrot of whatever kind. If the debrot has no property in one of more or the congruence as "x" in the appropriate position in the column labeled "Sone" If additional space is needed in any category, attach a separate sheet property identified with the case name case number, and the number of the enegon. If the debtor is married, state whether hasband wife, or both own the property by placing an "IL" "W "" "I" or "C" in the column labeled "Husband. Wife, Joint, or Community." If the debtor is an individual or a local petition is obed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not by interests in executory contracts and unexpired teaso, on this schedule. List them in Schedule G. A vacators Councels, and Unexpired Fouse.

is in property to being held for the debtor by comeany else structhar necessary name and address under "Description and it is also as Corperty."

| guardene s | Type of Properts | N O Description and Location of Prope | тони, сп Сопананой: | concort Market Value of Denter's Interest of Preperty, without Ordusting any Secured Claim or Exemption |
|------------|--|---|--|--|
| 1 | Cash on band | × | | |
| · . | Charling, sacings or other maniful successors conficulty of deposit, or | Checking Account Bank One | - | 50.09 |
| | shares in londes, say angs and loan draft, suilding and loan, and home-lead associations, or credit unions, broketige houses, or coope taives. | Savings Account Alliant C.U. | | 247.00 |
| | securicy deposets with public printers telephone companies. landfords, and others. | X | | |
| .1 | Household goods and formshings, sactuding national video and computer equipment | T.V., Famitare | - | 200.00 |
| 3. | Books, picture, and other air objects, antiques stamp corn, assort tape, compact disc, and other collections, or collectibles, | x | | |
| ř. | Wearing apparel. | Normal Apparel | - | 300.00 |
| | Lurs and levely. | Х | | |
| () (1) | Form is and sports, photographic and other polyby equipment | X | | |
| 4.2 | thermas in insurance policies. Some his manic commany of each policy and hencing sometides or white value of each. | Life Insurance Policy Deati⊫Only | - | ଚ ଶହ |
| | | | | |
| | | | t that from the fifth of the property | |

² continuation sheets attached to the Schedule of Personal Property.

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| lfi | re Melitta E. Donn | | | ase No | |
|-----|--|-------------|--------------------------------------|--|--|
| | Debtor SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet) | | | | |
| | type of Preparts | N O N | Description and Location of Property | Huntsand, Wite John, or Community | Cancest Market Value of Debea's totarest in Property, y istinen Deducting any Second Claim or Exemption |
| 10, | Annables Remize and name each issuer. | X | | | |
| ìł. | Increase in IRA, ERISA, Keoph, or other pension or profit sharing plans herize. | | A Qualified read Comp. Pension | * | 065.00 |
| (2. | Stock and inverests in incorporated and relineousonated businesses themiss | χ | | | |
| 13, | lineres s in partiterships or foint ventures, itemize | Х | | | |
| 11. | Gever ment and corposite bonds and even acyoniable and rounce of able assuments. | X | | | |
| ļ | According once wildle. | X | | | |
| 16. | Alimony maintenance, support and property sentencents to which the dentor is or may be entitled. Cover profite for- | x | | | |
| Γ. | Other liquidated as becoming defining autoclina are resided to a particular as | X | | | |
| [Χ, | Equitable or future interests, life estates, and eights or powers exercisable for the benefit of the polytor other than those asted in Senedale of Real Property | X | | | |
| 1 | Certifyed and nonconfineent interests a estate of a decedent tenth sensitional, the assurance policy or tight. | Х | | | |
| | | | | | |
| | | | | n assurance. | ritea |

Sheet 1 of 2 continuation sheets attached to the Sche late of Personal Property

(Typical five page)

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| n | 13 Melitta E. Duran | | | Case No. | |
|------|--|-------------------|---|---|---|
| | | | Debtor | | |
| | | SCHE | DULE B. PERSONAL PROPER' (Continuation Sheet) | ſΥ | |
| ~ TW | Type of Property | N () N F | Description and Location of Property | His cond Wide, Tobit, or Community | room Maker Value of Betton a lidza ston Property, Victoria Poducting apy Sector a Cialm on (Namption |
| .), | Other comment and indiquidated claims of every nature, auciteding tax returns counter lines of the debtor, and rights to solofi chaos, tracer diseased cable or such | * | | | |
| i | Patents, copy datas, and other another most property, refer particulars. | Х | | | |
| 3. | Licenses, tranchises, and other general introductions. Give particulars. | X | | | |
| * | Automobiles, unicks aradic and other religies and accessories. | 1996 | Lincoln Towncar 87K Miles | , | 3,006,00 |
| į | Beats, protoes, and accessories. | X | | | |
| š. | Aliental and access suics | Х | | | |
| 'n, | Obice equipment themselings, and sumplies | Х | | | |
| ż, | Machinery, fixures, equipment, and supplies used in business. | Х | | | |
| , | In onton | χ | | | |
| .) | Aidy. 1. | X | | | |
| : | Crops - growing or horve sea, Table particulars. |) , | | | |
| ļ | Farming equipment and markinguts. | X | | | |
| ? | baan applies chemients and feed. | X | | | |
| š, | Other personal property of any kind over the are fished | X | | | |

Sept (et al. 2.000,00 condidations pages.

4,462,00

Speci 2 of 3 communion sheers abushed to the Schedick of Fersonal Property

(Pupper and adventure of schedules)

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| la re | Melitta E. Durm | Case No | C |
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| | | A ANNA DESCRIPTION OF THE PROPERTY OF THE PROP | |
| | | Delater | |

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is cutilled under ICheek one box!

☐ 11 U.S.C. §522(b)(1): ■ 11 U.S.C. §522(b)(2):

1 comptions provided in 11 U.S.C. §5.22rd). Note: These exemptions are available only in certain size.

I comptions available under applicable nonbankriptey federal faws, state or local law where the debiot's domicide has

been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint account to the extent the interest

is exampt from process under applicable nonbankrupicy law.

| the desired to the formation of the second s | | | age i i man amin'ny tanàna mandritry ny taona mandritry ny taona ao amin'ny taona ao amin'ny faritr'i Mandritry ny taona ao amin'ny faritr'i Mandritry ny taona ao amin'ny taona ao amin'ny taona ao amin'ny taona a |
|--|--|----------------------------------|--|
| Description of Property | Specify Case Providing Tach Exemption | value of Clamed Leogyptico | Crassed Maker Vibric of Property Vilheri Facing the Exemption |
| Checking, Savings, or Other Financial Accounts Checking Account Bank One | Certificates of Deposit 735 ILCS 5/12-1001(b) | 50 00 | 50.00 |
| Savings Account Alliant C U. | 735 ILCS 5/12-1001(b) | 247.00 | 247.00 |
| Household Goods and Furnishings T.V., Furniture | 735 ILCS 5/12-1001(b) | 200.66 | 200,00 |
| Wearing Apparel Normal Apparel | 735 ILCS 5/12-1001(a) | 300.00 | 300.00 |
| Interests in Insurance Policies Life Insurance Policy Death Only | 215 ILCS 5/238 | 9.00 | 0.00 |
| Interests in IRA, ERISA, Keugh, or Other Pension ERISA Qualified Deferred Comp. Pension | n or Profit Sharing Plans 735 ILCS 5/12-1006 | 665 .00 | 665.00 |
| Automobiles, Trucks, Trailers, and Other Vehicle 1996 Lincoln Towncar 87K Miles | 735 ILCS 5/12 1001(c) | 1. 20 0 00 | 3. 000.00 |

O confinantian shorts attached to Schedule of Property Claimed as Exempt

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| រំកាស | Melitta E. Dunn | Case No. |
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| | THE SALE OF THE SA | |
| | Delver | |

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, making address, including zip code and hot four digus of any account number of all entrues holding of the recent by properly of the debtor as of the date of fixing of the petition. The complete account number of any account the debtor has with the creditor is useful to use trusted and the creditor and may be provided if the debtor chooses to do so. I six creditors holding all types of secured interests such a spid ment have garnishments, statutory mens, montgapes, deeds of trust, and other security interests. If it creditors in alphabetical outer to the covert practicable. If all secured creditors will not in our this page, use the continuation short provided.

If any entity other than a source in a joint case may be jointly liable on a claim, place in "X" in the communitation of 'Co's past, and complete Schedule if a Codebiors. If a joint pention is ified plant whicher has Land, with both of thom, or the partial community may be liable on each claim by placing an "H", "W", "f", or "C" in the column tabeled "Hysband, We're food; a Community "

If the claim is consingent, place an "X" in the column labelest "Configurated, if the claim is unliquidated, place as "X" in the column too loos. "Unliquidated." If the claim is disputed, place on "X" in the column tabeled "Disputed", (You may need so place on "X" in its column to dispute columns.)

Report the total or of Chinas list 4 on this schedule in the new 1 belod "Total" on the last short of the completed schedule. Report his new also on the Summary of Schedule.

Check this box it debter has no readhors bolding scanned charms to expent on this Schedule D.

| CONTRACTOR NAME | | Ha | gwar Malg. Capriots'a academ | 10 | i J N | | AMBH STOL | |
|--|----|------------------|--|--------------|----------|--------------------------|--|-------------------------------|
| CREDITOR'S NAME. SOUMARDS CADDRESS INCLUDING ABCODE. VRIS NECOLLA UNIMBER OS WINSHAD OBS SHOVE F | 11 | H W J U | DATE CLAIM WAS INCURRED. NATURE OF LIEX AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEM | Z = Z O E Z | 1000 | (1) (1) (1) (1) | COLLYTES Q A 71 (4 O) DIDDEC (12) (A (1 00) CLYIM | UNSTALIKU) PORHON H ONS |
| Account No. | | | | | | | | |
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| 10.10 | Melitta E. Dunn | 1.486, 180 | |
| | A STATE OF THE PROPERTY OF THE | | |
| | Debtor | | |

SCHEDULE F. CREDITORS HOLDING UNSECURED PRIORITY CLASMS

A complex not of claims entitled to priority. It stee separately by type of priority, is to be set forth on the sheets provided. Only holders of an expire Felanus antified to priority, should be listed in this extending. In the boxes provided on the attached sheet and the time, annihing address, including appeals and the date of the hilling of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the median and many be provided if the debtor chooses as do as:

If any entity ofter than a spouse in a joint case may be jointly bable on a claim place are "N" in the column tabeled "Codalbar", account the number of appropriate schedule of creditors, and complete Schedule 11-t odebtors. If a joint petition is filled, since whether busband, with, both of them on the number of community may be bable on each claim by pracing an "II", "W" "T", or C" is the column labeled "The bable of Community".

If the Claim is continued place in "X" in the column labeled "Continuent". If the claim is unhqualited, place as [X] is the circum labeled "Disputed". Our may reed to place as "X" is more than one or these torest columns.)

Renors the total orieland. Insted on each sheet in the best arbeited "Subjected on each steet. Pepolitike and of the Garant fills of or the Schedule F in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

🗱 y light this free, in debian income coeditors holding unsecuted amonth calling to report on this Schoduc Fr. TYPES OF PRIORITY CLAIMS (Cheek the appropriate boxies) below it claims be that entergety my link of our fix at a chall shower. D Extrasione of exects in an involuntary case Can as arriving in the ordinary course of the debror's bosines, or thancial attains after the commencement of the case but thesis, the carlier of the approximent of a trustee or the order for relief. All 182, § 507(and): D. Wages, salarses, and commissions Wages, silteres, and commissions, including vacation, severance, and sick leave pay owing to confloyees and commission, owene to malife incme, pendent sales, representatives up to \$4,925% per person carned within 90 days immediately preceding the (filing of the original person, or the possition of his hass, which ever occurred first, to the event provided in H. F.S.C. & 507 (6)(3). [13] Contributions to employee benefit plans Morey owed to employee benefit plans for services rendered within 180 days instructulately rived directive but by on the construction of the econtion of business whichever occurred first, to the extent provided in 11 P.S.C. § 507 (mt1) [] Certain farmers and fishermen Clarge of certain foresest and fisherment up to 34.925° per farmer or fisherman, against the debtor as provided in 13 C 8.61 & 905 (cc.).) Deposits by individuals Clarus or individuals up to \$2.225% for deposits for the purchase, lease, or rental of property of services for personal family on the second its that we e-not delivered or provided [11 U.S.C. § 507(a)(6)] [13] Maintenance, or Support Flaing of a sporse, former spouse, or child of the debtor for almony, maintenance, or support to the extent provided in OFFIGE & 507 (1917). [Lax is and Certain Other Debts Owed to Governmental Units average oppositions and pearlines owing to redetal, state, and local governmental units as sectorin in 1/1/53 1/1/1/1/1/1/6 [1] Commitments to Maintain the Capital of an Insured Depository Institution

*Amounts are subject to adjusting it on April 1, 2007, and exceeding years thorouthat with respect to cases commenced to contact the disc of

Chains based on commutaneous to the FDIC, RTC. Director of the Office of Thrift Supervision, Computation of the transmission o

adjustit car

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| ln ag | Melnta E. Dunn | Carlos Sections |
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| | | Server en |
| | Delgar | |

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last loor digits of any account number of all entities halding trascence counts w) near priority against the debtor or the property of the debtor, as of the date of liting of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include chains listed in Schedules O and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other dual a speake in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebios", include the entity on the appropriate schedule of creditors, and complete behealth. If a Codebiors, If a joint action is filled state whether he doubt, wide both of them, or the marital community may be liable on each claim by placing an "If" "W", "J" or "C" in the column labeled "Husband, Wise Joint, e. Community".

If the dialine is continuent place on "N" in the poliume labeled "Continuent". If the claim is antiquidated pince on "N" in the volume labeled "Uniquidated", It the claim is disputed, place on "N" in the common labeled "Disputed". O'on to ginced to place on "N" in more from our of these three columns.

Report the total of all chiefs leaded on this schedule in the box labeled "Cotal" on the last sheet of the composed sensition. According total also on the Summing of Solicehdes.

Check this box, it debter has no creditors holouris nascented etains to report on this Schedule 1.

| CRUOTTOR'S NAME. | 1. Hi ground Selver home on Commercials | | ! |
|---|--|---|--|
| AND MAILING ADDRESS PACELEDING ZIP CODE. AND ACCOUNT NUMBER (See instreedors above) | DATE CLAIM WAS BROURN DAND CORSIDERATION FOR CLAIM BOLLAM IS SUBJECT TO SUBJECT SO SUBJECT | | asion StartersM |
| Account No. 5420350497 | Purchases | | The same of the sa |
| BP/Citi PO Box 15687 Wilmington, DE 19860-5689 | | | \$7.00 |
| Account No. Inventory No. 428851-1 | Auto Towed 99 Ford Van | | |
| City of Chicago Department of Police 3510 S. Michigan Ave. Chicago, IL 60653 | | | 100.00 |
| Account No. 4017315906-1 | Repossessed Auto | | APPENDENCE OF THE PERSON OF TH |
| First Midwest Bank PO Box 9003 Gurnee, IL 30031-9003 | | | |
| Account No. 5407-0700-1344-0129 | Purchases | | 734.00 |
| HHLD Bank 1441 Scinling Place Salinas, CA 93901 | | | 15,858.00 |
| 2 communion species of a field | | under (India) Matterial Matterial | 16,759.00 |

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| In se | Melitta E. Dunn | Case No. |
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| | The state of the s | over 5 |
| | Debtor | |

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| 2 0.5 F. JEFE 2 5555 N. N. T. T. F. | | www. Mate Jane a Continued: | 1.1 | T | 1 |
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| CREDITOR'S NAME, AND MAIL BUT MORESS THE CODE OF A STATE OF A STAT | 10 13 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15 | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | | | ANDENTOCLARY |
| Accoma No. 373-105-099-71 | | Furchases | | | |
| JCP/MCCB3 P.O. Box 27570 Albuquerque, NM 87125-7570 | | | A Commission of the Commission | The second secon | 369.00 |
| Ассоия No. 3502389035 2 | | Purchases | - | 1 | |
| Kohls N56 W17000 Ridgewood Dr. Menomonee Falls, WI 53051 | | | | | 240.00 |
| Account No. 401731590600001 | | Porchases | | | 2.05 (2.10) |
| Mdwstwauke 214 Washington Street Waukegan, IL 60085-5618 | | | | | 8,532 00 |
| Account No. 771 4 10 035943572 | | Purchases | | | |
| Sam's Club PO Box 981064 El Paso, TX 79998-1064 | | | | | 4,523.90 |
| Account No. 5121-0701-1366-1678 | | Purchases | | - | |
| Sears Gold MasterCard PO Box 6922 The Lakes, NV 88901-6922 | A. C. | | | | 6,808.00 |
| Sheeting, 1 of 2 sheet attached to School | nje oi | 1 | Tall Society | 1 | 0.472.00 |
| 1. reduce: Helding Puscemed Sconoriority Claim : | | of others | , ann γ. | | 0.472.00 |

two offices two engines

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| In ic | Melitta E. Dunn | Case No |
|-------|--|---------|
| | The state of the s | |
| | Debtor | |

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CKEDHOR'S NAME. | 18 | H | Transporter denn a Contradalle | | | | |
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| AND MAILENG ADDRESS INCLUDING AIP CODE AND ACCOUNT NUMBER (See instructions) | 3 | .) .a _n .1 . ₇ | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. HE CLAIM ISSURILLE TO SELOFE SO STATE | IV | 1. | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | AMOUNT OF CLAIM |
| Account No. 6032-2003-8007-7783 | 1 | | Purchases | 1 | | | The second secon |
| Wai-Mart MBGA PO Box 10:0027 C77W Roswell, GA 30076 | | • | | | | | 3,667.00 |
| ACCOUNT NO. | - | | | | ļ | + | |
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| greathers Reliding Unsernical Nongitionaly Claims | | | el eta en Proport da Sanatzery del | | ivs | | 40,898,00 |

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United States Bankruptcy Court Northern District of Himsis

| to se <u>l</u> | felitte E. Duna | Pelaore) | Chapter 13 |
|----------------|-----------------------------|---|--|
| | VER | AFICATION OF CREDITOR : | MATRIX |
| The above | enamed Delphe hereby wember | other narratine bed her of creditors is me and co | orner to the boar of the real to coefficient |
| Date: | 10/25/04 | Melithe E.D. Melithe E. Dunn Signature of Debior | unn |

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more electrical de la Santa de la compaña de

Collegna v Latera Catalana Collega, di zarabi

GCH/ACCERC M.D. Zool (1960) Milhorita Phone, NSC 20, 1256 (N.C.)

JCP/HUCPO JOBERT 980001 Smileder, TT 30000-0001

Kohl's PO Rox 2983 Mi'waukee, W1 53201-2953

Kobla MSe WHY000 Ridgewood Dr. Menonomee Balla, WK 58000

Mowsewards The Water Ford on the e-Water damp of a scale best Description (Inc.)
Local Description (Inc.)
Education (Inc.)

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Works the factor that is White are a Mill the parties.

Mail Park Reday Fire Control (1977) TV W Prinary I, Fee 5 4677

Walth to the the property Roswell, GA 20076

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| Deliter |
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| |
| Y CONTRACTS AND UNEXPIRED LEASES |
| mexpired leases of real or personal property. Include any transfered to be to lease, to see, the Agont," etc. State whether debtor is the Leason or lessed of a lease, all other parties to each lease or contract described. |
| a using of the filling of this case unit so the party is obsessable but if in the impropriate |
| or masspared leases. |
| Description of Compact of Tease and Nation of Malace America, state whether base it is more advantable also open State contract matches or any government compact. |
| |

^[0] pagnuntian shorts attached to Schedule + Assections schedule and Une when Lemis

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| n nt | Melitta E. Dunn | Case No. |
|------------------|---|--|
| - | | Debter |
| | SCH | EDULE H. CODEBTORS |
| debio report | traidie schedules or creditors, Include all guarantor | erson or entity, other than a spouse in a joint case, that is also fiable on any debts disted by and cosmittees, the community property states a manufal debtor not firit got point case should on the schedule. Include all names used by the condebtor, peaks intring the six years. |
| | hack this boson debtor has no codebors. | |
| erander en en en | NASH AND ADDIG SSOF CODEROR | NAME AND ADDRESS OF CREDITOR |

Opportunition sheets infached to Schedule of Codebius

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| hine | Welfita E. Durm | Carolina Net |
|------|--|--------------|
| | The same of the sa | |
| | Debtor | |

SCHEDULE I, CURRENT INCOME OF INDIVIDUAL DEBTOR(\$)

The column labeled "Sponse" failst be completed in all cases find by joint debtors and by a matrice debtor in a chopt of 2 or 13 asc. whether or not a joint petition is filled, unless the sponses are separated and a joint petition is not filled.

| Debtor's Marnal Status | DEPENDENTS OF DEBTO | R AND | 1520/15E | | A THEOREM TO THE PROPERTY OF T |
|---|--|------------|--|---------------------------------------|--|
| | RELATIONSHIP | Acil | en eusker sam er vælfterrijdelige. Stellig vir plit Stelligstekk f. (k. 1841 prij 1997 v.) – er sætt vir vær I | | of LEPhon and Artists (CVIII) . South Artists of Parties and Alberta and Artists (CVIII) |
| | None | | | | |
| Widowed | | | | | |
| MOMEG | | | | | |
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| EMPLOYMENT: | DEBTOR | | SPORTSE | | THE PROPERTY AND ADDRESS OF THE PARTY AND ADDR |
| Occupation Re | tired | | and the second of the second o | | |
| | etired | | | | |
| How long employed | | | | | |
| Address of Employer | | | | | |
| | | | | | ļ |
| | | | | | |
| The second section of the section | average monthly income) | | DEGEN | | an come not a constructive and an experience of the second |
| | ges, salary, and commissions (pro rate if not paid morthly). | 4 | 0.00 | ζ. | A/M |
| | HC , | ξ | 0.00 | *== *: | N/A |
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| LESS PAYROLL DE | | ξ | 0.00 | 4. | N/A |
| a Payrell taxes and s | • | ` | , , , | | N/A |
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| act their Expective | | <u> </u> | 0 0 0 0 0 0 |) } | N/A |
| SUBTOTAL OF PAY | ROLL DEDUCTIONS | ſ ķ | 0,00 | 1 - 11 - 11 - 12 - 14 - 1 14 | N/A |
| | TAKEHOMEPAY | 4 | 0.00 | | N/A |
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| | Tarion of themes to procession to fain taract actions | \$ | 0.00 | | N/A |
| | | \$ | 0.60 | ξ | N/A |
| | | 5 | 9.00 | | N/A |
| | support payments payable to the debtor for the debtor's use | 1. 441,000 | | | |
| | d above | \$ | 0.00 | ¥ | <u>N/A</u> |
| Sound security or other go | overnment assistance | | | | |
| (Specify) Social Security | <u>Y</u> | S | 1,100.00 | F | N/A |
| Pension | THE CONTRACT OF THE PROPERTY AND ADDRESS OF THE CONTRACT OF THE PROPERTY OF THE CONTRACT OF TH | > | 665.00 | | N/A |
| | -ene | \$ | 0.00 | .5 | N/A |
| cuties monthly income | | 4 | 0.00 | :2 | N/A |
| (Np.20/5) | | .» \$ | 0.00 | | N/A |
| TOTAL MONTHLY IN: | () \(\lambda \) | [] | 1,765 00 | <u></u> | N/A |
| | NTHEY INCOME \$ 1.765.00 | 1.7 | Mark year or the control of the cont | | r Schodulesi |

Describe any increase or decrease of more than 10% in any of the above categories enticipated to occur within the year following the filling of this document.

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| in re | Melitte E. Dunn | Case No. | |
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| | ACTION AND PROPERTY AND PROPERTY OF THE ORIGINAL PROPERTY AND A PROPERTY AND A PROPERTY AND A PROPERTY OF THE | Debtor | |
| | SCHEDULE J. CURF | RENT EXPENDITURES OF INDIVIDUAL D | PBTOR(5) |
| | Consideration the high by main and | the average monthly expenses of the debtor and the debtor's i | amen - Etal Calo Jamo nos munt |
| | e bi-wookly, quarterly, some annually | | with the second and payment |
| | Check this box is a joint petition is expenditures tabeled "Spouse." | filed and demon's spouse maintains a separate household. Con | nimeto a soparare schedule o |
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| [m· | allment payments: (In chapter 12 and | L13 cases, do not list payments to be included in the plan.) | |
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| ATG | | to others | |
| | | ndeurs not living at your home | |
| | | ness profession, or farm (attach detailed statement) | |
| | · · | The protection of the second s | |
| Opp | \$1 | man di dade sue sun a comunicati sus comunicati a suma manda comunicati de comunicati | |
| | Maria de la composição | | 440.00 |
| i (· | TM: MORSIMEY EXPENSES (Repo | rt also on Sammary of Schedules) | 1.6/0,100 |
| ([1] | RECHAPTER DEANOTH DEBIORS | ONLY) | |
| | | including whether plan payments are to be made bi-weekly in | southly amountly, or at some |
| eath. | r oggofar interval. | | |
| <u> </u> | foral projected monthly income | and the second of the second o | 1,780,00 |
| | | | |
| €. | Neess income (A. minus B) | and the second of the second o | 784 k 1869 |
| | | | 295 99 |

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United States Bankruptcy Court Northern District of Illinois

| 14.3 | Melitta E. Dunn | | Case No. | |
|------|-----------------|-----------|----------|----|
| | | Debtor(s) | t imple | 13 |

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DERIFOR

1 declare under penalty of periors that I have read the foregoing summary and schedules, consisting of some states from a slawn on summary party piny III and that they are true and correct to tae best of my knowledge, information, and belief.

| Date 10-25-04 Signature | Melitta E. Durn |
|-------------------------|-----------------|
|-------------------------|-----------------|

Pencify for making a faire statement or concealing property. Fine of up to %500,000 or impresonment as creto % years or both. 48 U.S.C. §§ 152 and 3571.

Deptor

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| : | į | 111 | n | 1 |
|---|---|-----|----|----|
| 1 | i | .~ | 11 | 11 |

United States Bankruptcy Court Northern District of Illinois

| fu re | Melitta E. Dunn | Capacita | α_{i} |
|-------|-----------------|----------------|--------------|
| | 17.4 | than a Characa | 13 |
| | | | |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every orbital spouses Bitting a joint pertition has lift in any testals on of lengther information for both spouses is combined. If the case is filled under draptor 12 or chapter 13, a manifeld debter must far asking or carrier of a soft spouse, whether or not a joint pertition is filled, arisess the spouse, are sequented and a joint pertition is filled, arisess the spouse, are sequented and a joint pertition is not treat. An additional debter of the carrier, a facility turner, at self-employed perfectional, should provide the information requested on this statement concerning all such activities as well as the introduct's personal affines.

Questions 1 - 18 are to be completed by affidentors. Debtors that are or may been an injuness, as pertugal below, also must complete Questions 19 - 35. If the answer to an applicable question is "Sume," mark the box labeled "Nome," It addits an applicable question to any question use and attach a separate sheet properly identified with the case man, state number (if known), and the outsider of the question.

DIJEINTEROAS

"In business," A debtor is "in business" for the purpose or this formal the debtor is a comporation or partial display adual debtor is "in business" for the purpose of this form if the debtor is or has been, within the sex years innoclosely preceding the filing of this bankingtey case, any of the following an utilizer, director, managing executive or or preceding for more of the orangen equals security, of a correction in portner order that a finated partial, or a partnership, a sole proprietor or self-couple ed.

history." The term "insider" includes but is not limited to; removes of the debtor, general natives contact states and but is entired, competitions of which the demonst another director, or person to control of beers, directors, and any owner of a percent or more at the voting energies sentities of a corporate debtor and their relatives; attitutes of the debtor and unsiders of such affiliates, any managing again of the debtor, 19 (1881), g. (1991).

1. Income from employment or operation of business

[Note:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was completeed. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that manufacts, or his manufact, from itself receives of on the basis of a tireal rather than a calendar year may report fiscal year mesone. Identify the beginning and calding cases of the debtors tissed year, it is joint perform is filed, stat, in one for each spouse separately. (Alarried debtors tiling under chapter 12 or chapter 13 most state accome of both spouses whether or not a joint permon is filed, unless the spouses are separated and a joint period or not tiled.)

| AMOUNT | SOURCY (if more than one) |
|--------|---------------------------|
| \$0.00 | 2004 |
| \$0.00 | 2003 |
| \$0.00 | 2002 |

2. Income other than from employment or operation of business

None [] date the amount of income received by the debtor other than from employment, trade, profession, as operation in the debtor's mass sensing the two years immediately preceding the commencement of this case. Give particulars, \$10,000 per 1000 (16), \$1,000 per 1000 (1

| AMOUNT | SOURCE | |
|-------------|----------------------|--|
| \$11,000.00 | 2004 Social Security | |
| \$12,000.00 | 2003 Social Security | |

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3. Payments to creditors

Sougher 靅

a List all payments on loads, installment parchases of goods or services, and once delets, augregative most than 5660 to any exchant. pande within 90 days immediately preceding the commencement of this on el (Marcoli debtors (Ann. make Chapter 12 or chapter 13) must include payments by either or both spouses whether or not a form petition is real, unless the gross, same separated uno synatpetition is not fried a

NOME AND ADDRESS GEOREDIES R

DATESON PARAMENIS

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MMOCNESHILE. OWING

by List all payments made winnin one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under clopter 12 or chapter 13 must include pastacaes by chifer or both spouses whether or nor a joint petitron is filed, unless the sponses are separated and a joint petition is not filed a

NAME AND ADDRESS OF CREDITOR AND

ASROP NESTREE

RULATION SHIP TO DEPLOY

DATE OF PAYMENT

ARREST LINES

110 1800

4. Saits and administrative proceedings, esceptions, garandments and attachments

None 100

to I is all suns and administrative proceedings to a high the debtor is or vas a part, within one year transitional to exerting the turny of this bankpupies case (Married genter, fibra and a chapter 12 or chapter 17 unist neithde adomnation on executive concern in the sponse a heriter or not a form petrilon is filled unless the sportees purseplaced and a light petrilon is not fitted.)

CAPITON OF SUIT VND CASE NUMBER

NATURE OF PROCEEDING.

COURT OR AGENCY.

SIMILSOR

VOLLOOPERAN

DISPOSITION

b. Describe all property that has been actached carrished or seized under any legal or equable process within one year immediately preceding the communication of this case. (Manuel delivers (three under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not rejoint petition is tiled under the spouses are separated and reison petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BUXTOTE PROPERTY WAS SELECTED.

DATE OF SEIZURE

DESCRIPTION AND VALLE OF

PROPERTY

5. Repossessions, forcelosures and returns

Stenia 验

List all property that has been repossessed by a creditor, sold at a forcelosine sace may be need in those in force is seen of force owners or returned to the seller, within one year institutely preceding the commencement of the earst Matrica defours tilling under chapter 12 or chapter 13 must meliar, information concerning property of either or both spouses whether or not a joint position or filed, and so the speared are expanded and a joint polition is not till de-

CAME AND ADDRESS OF CRED TOR OR STITLE

DATE OF RUPOSSUSSION.

FORLCLOSURE SALE.

DESCRIPTION AND VALUE OF

TRANSFER OR BUILDEN

PROPERTY

6. Assignments and receiverships

Leone

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Martied debtors titing under chapter 12 or chapter 13 must include any assignment by either or both sponses whether or not a joint perition is filed, unit sy the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

FERMS OF ASSIGNMENT OR SUCHE MUNIC

NOTES.

5. Up all property which has been in the hands of a custodian, receiver, or court-appointed official of this one year its activities. on coding the commencement of this case, (Married dobtors filing under chapter 12 or chapter 13 must be said increase more commencement of this case, (Married dobtors filing under chapter 12 or chapter 13 must be said increase.) property of cheer or both spouses whether or not a joint petnion is filed, unless the spouses are reparacel and by the publical testion filed.s

NAME AND LOCATION.

OF COURT

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Anda William AND Control

BROKELLIN.

OF COSTODAY.

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12:34:15

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7. (4)(4)

North.

Lighthalitis or charable contributions made within one year immediately procedulg the continuous action of the earl categorical many and usual gifts to family members aggregating less than \$200 in value per milyadian tamay member and charbable conorbenions aggregating less than \$160 per recipient. (Marica cebioes bling under chapter 12 or chapter 13 into a metade grower commitations by either or both spouses whether or not a print petition is filed, unless the spouse, and separated and a joing petition is not bled.)

NAME AND ADDRESS OF PERSO FOR ORGANIZATION. RELATIONSHIP TO DEBIOR HANY

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DESCRIPTION, VOD AARTON ON E

8, Losses

None .

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OF SCRIPTION, AND VOLETE O PROPERTY

DUSCRIPTION OF CHECKISCONE US AND IN TOSSALAS CONTRIBUTE VARIOUS CREW CARE BY OSH BANCE GIVE PARTS LEAPS.

(18 15 KH 17 MA

9. Payments related to debt counseling or banks aptey

Money

List all payments made or properly transferred by or on benuff of the aebter to are personal architectures; a for considering concerning debt consolidation, relief under the bankrapitey lass or preparation of the petition in bankrapites within one year immediants preceding the commencement of this case.

28 IRCCIA, GOZE AMA 1 OFFISEL

David M. Siegel 790 Chaddick Or. Wheeling, IL 60090

DATE OF PAYOUR L. NAME OF PAYOR REGISTRE HEAN DEPTOR 10/04

AMOUNT OF SIONAY ORDER KRIMON AND VIGITA OF POPUROY

\$456,00

10. Other transfers

No since [

And all other property, other than property transferred at the citilians course of the business of final Addition of the bester of the entice absolutely of as security within one year movediately providing the commencement of this same in branchists of in any torset. chapter 32 or chapter 13 must include true sters by either or both spouse, whicher or not a contribution of a feet ordered keeponies incl. separated and a joint petition is not filed a

NAME AND ADDRESS OF TRANSPERIE 194 MIONSHIP TO DEBLOR.

DAD 9/04

\$1.50 RPH PROMPROVED TO VEHICLERADO VSDVALOURIODES

Bernhardt Dunn 809 E. Camp McDonald Prospect Heights, IL 60070 Son

Debtor's 1/2 interest in the above property, no value received. Debtor's son resides in the property and pays for the property. Debtor did not live in the property during the preceeding. vears.

11. Closed limancial accounts

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12 Safe deposit boxes

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13. Setoffs

OR OTHER DEPOSITORY.

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NAME AND ADDRESS OF CREDITOR

DATE OF SEROIT

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14. Properly held for another person

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DESCRIPTION AND VALID.

NAME AND ADDRESS OF OWNER

PROPERTY

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15. Prior address of debtor

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16. Spouses and Former Spouses

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17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating podution, contamination, 1905,65 of invisible 8or toxic substances, wasses or material into the air land, soil surface water, groundwater, or other acciding including, the relationed or statures or regulations regulating the cleanup of these substances, wastes, or material,

"Site" means any location, facility or property as defined under any Unvironmental Law, who were or not personal former in owned or operated by the deixtor, including, but not limited to, disposal sites

"Hazardous Material" means anything defined as a fuzardous waste, hazardous substance, toxic substance, by wide a trade of the least polamant, or contaminant or similar term under an Environmental Law.

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Name 7

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STATES ON MARKETINE

18. Nature, location and name of business

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THE CASE OF NO FRANCISCO FAXPAYER ADDRESS: NAMED OF BUSINESS DAHS

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ADDRESS ~ 50

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BEGUARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I decine inder penalty of persurs that I have read the answer contained in the foregoing statement of financial order and are attached order.

Date 10-25-04 Signature Melitta E. Durin
District

Penalty for making o take statement. This of up to \$500,000 is happisonment for up to 5 years, or both 484-857. §§ 182, and 200.

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United States Bankruptey Court Northern District of Illinois

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STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order of within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as accurity for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Pamily farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

Debtor's Signature

Date